Fill in this information to identify the case:

Debtor 1 Blake L. Mackesy

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania (State)

Case number 22-00340-MJC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V

Court claim no. (if known): 21-1

Last four digits of any number you use to identify the debtor`s account: 9130

Date of payment change: Must be at least 21 days after date of this notice: 08/01/2025

New total payment: Principal, interest, and escrow, if any: $1,726.56

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor`s escrow account payment?**

☐No

☒Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:_______________

Current escrow payment: $652.59 **New escrow payment:** $692.92

Part 2: Mortgage Payment Adjustment

2. **Will the debtor`s principal and interest payment change based on an adjustment to the interest rate in the debtor`s variable-rate note?**

☒No

☐Yes Attach a copy of the rate change notice prepared in a form consistent with applicable non bankruptcy law. If a notice is not attached, explain why: ________________________________

Current Interest Rate: % **New interest rate:** %

Current principal and interest payment: $ **New principal and interest payment:** $

Part 3: Other Payment Change

3. **Will there be a change in the debtor`s mortgage payment for a reason not listed above?**

☒No

☐Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change: ________________________________

Current mortgage payment: $ **New mortgage payment:** $

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor`s authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Lauren M. Moyer, Esqurie Date 06/26/2025
Signature

Print: Lauren M. Moyer Title Attorney for Creditor
First name Middle Name Last name

Company Friedman Vartolo LLP

Address 1325 Franklin Avenue, Suite 160,
Number Street

Garden City, NY 11530
City State Zip Code

Contact phone (212) 471-5100 Email: lmoyer@friedmanvartolo.com

Rushmore Servicing™

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

05/21/2025

OUR INFO
ONLINE
www.rushmoreservicing.com

YOUR INFO
CASE NUMBER

LOAN NUMBER

PROPERTY ADDRESS
394 RIDGE AVE
KINGSTON, PA 18704

JACK N ZAHAROPOULOS
8125 ADAMS DRIVE, SUITE A
HUMMELSTOWN,PA 17036

Dear JACK N ZAHAROPOULOS

An escrow analysis was performed on the above referenced account.

Our records indicate your loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

No action is required. A copy of this Escrow Account Disclosure Statement has also been provided to BLAKE L. MACKESY for reference.

If you have any questions, please call our Bankruptcy Department at 877-888-4623. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.rushmoreservicing.com for more information.

Sincerely,

Rushmore Servicing

Enclosure

Rushmore Servicing[SM] and Mr. Cooper® are brand names for Nationstar Mortgage LLC.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

EQUAL HOUSING OPPORTUNITY

Rushmore Servicing™

RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

Escrow Account Disclosure Statement

Customer Service: 877-888-4606
Monday through Friday from 7 a.m. to 8 p.m. (CT)

Tax/Insurance: 800-303-2513
Monday through Friday from 8 a.m. to 9 p.m. (ET)

Your Loan Number:
Statement Date: 05/21/2025

JACK N ZAHAROPOULOS
8125 ADAMS DRIVE, SUITE A
HUMMELSTOWN,PA 17036

Why am I receiving this?

Rushmore Servicing completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Rushmore Servicing may maintain an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to void a negative balance in the event of changing tax and insurance amounts.

What does this mean for me?

The escrow analysis is based on the assumption that your loan is current, and all past due payments have been made. Based on this assumption, your Escrow Account is projected to have more money than needed, resulting in a surplus of $5,417.17. If you are behind on your payments this is not a true surplus.

What do I need to do?

Please note that effective 08/01/2025, your new total monthly payment will be $1,726.56.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	$1,033.64	$0.00	$1,033.64
ESCROW	$652.59	$40.33	$692.92
Total Payment	**$1,686.23**	**$40.33**	**$1,726.56**

See below for surplus calculation

What is a Surplus? A surplus is the difference between the **lowest projected balance and the minimum required balance** of your account for the coming year, as shown below. Please see second page for coming year details.

Minimum Required Balance
$1,147.16

Lowest Projected Balance
$6,564.33

Surplus Amount $5,417.17

Please see the Coming Year Projections table on the back for more details.

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
SCHOOL TAX	$3,059.54	($47.81)	$3,011.73
BOROUGH TAX	$1,401.26	$0.00	$1,401.26
FHAMIP INS	$1,463.28	($31.20)	$1,432.08
HAZARD SFR	$1,907.00	$563.00	$2,470.00
Annual Total	**$7,831.08**	**$483.99**	**$8,315.07**

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at www.rushmoreservicing.com.

Rushmore Servicing[SM] and Mr. Cooper® are brand names for Nationstar Mortgage LLC.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

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EQUAL HOUSING OPPORTUNITY

The change in your escrow payment** may be based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

Prior Year Account History and Coming Year Projections

This is a statement of the actual activity in your escrow account from 05/24 through 07/25. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter 'E' beside anamount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than $1,147.16 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifiesotherwise. Your projected estimated lowest account balance of $6,564.33 will be reached in September 2025. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of $5,417.17. **These amounts are indicated with an arrow (<).**

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
					Start	$2,821.13	($14,225.45)
05/24	$0.00	$613.55	$0.00	$121.94* *	FHAMIP INS	$2,821.13	($13,733.84)
05/24	$0.00	$1,405.67*	$0.00	$0.00	Esc deposit	$2,821.13	($12,328.17)
06/24	$0.00	$613.55	$0.00	$121.94* *	FHAMIP INS	$2,821.13	($11,836.56)
06/24	$0.00	$1,405.67*	$0.00	$0.00	Esc deposit	$2,821.13	($10,430.89)
07/24	$0.00	$1,405.67	$0.00	$119.34* *	Esc deposit/FHAMIP INS	$2,821.13	($9,144.56)
08/24	$0.00	$910.99	$121.94	$119.34* *	Esc deposit/FHAMIP INS	$2,699.19	($8,352.91)
08/24	$238.41	$652.59*E	$0.00	$0.00	BK ADJ	$2,937.60	($7,700.32)
09/24	$652.59	$1,879.69	$121.94	$119.34* *	FHAMIP INS	$3,468.25	($5,939.97)
09/24	$0.00	$774.35	$3,059.54	$3,011.73* *	Esc deposit/SCHOOL TAX	$408.71	($8,177.35)
10/24	$652.59	$652.59	$121.94	$119.34* *	FHAMIP INS	$939.36	($7,644.10)
10/24	$0.00	$189.41*	$0.00	$0.00	Esc deposit	$939.36	($7,454.69)
11/24	$652.59	$652.59	$121.94	$119.34* *	FHAMIP INS	$1,470.01	($6,921.44)
12/24	$652.59	$3,106.79	$121.94	$119.34* *	FHAMIP INS	$2,000.66	($3,933.99)
01/25	$652.59	$1,266.14	$121.94	$119.34* *	FHAMIP INS	$2,531.31	($2,787.19)
02/25	$652.59	$3,125.30	$121.94	$119.34* *	FHAMIP INS	$3,061.96	$218.77
03/25	$652.59	$1,892.03	$1,401.26	$0.00	BOROUGH TAX	$2,313.29	$2,110.80
03/25	$0.00	$0.00	$121.94	$119.34* *	FHAMIP INS	$2,191.35	$1,991.46
04/25	$652.59	$1,892.03	$0.00	$1,401.26* *	BOROUGH TAX	$2,843.94	$2,482.23
04/25	$0.00	$0.00	$121.94	$119.34* *	FHAMIP INS	$2,722.00	$2,362.89
05/25	$652.59	$1,892.03	$121.94	$0.00	FHAMIP INS	$3,252.65	$4,254.92
05/25	$0.00	$5,577.48E	$0.00	$0.00	Anticipated Payments 11/23-07/24	$3,252.65	$9,832.40
05/25	$0.00	$0.00	$1,907.00	$2,470.00* *	HAZARD SFR	$1,345.65	$7,362.40
06/25	$652.59	$652.59	$121.94	$119.34*E *E	FHAMIP INS	$1,876.30	$7,895.65
07/25	$652.59	$652.59	$121.94	$119.34*E *E	FHAMIP INS	$2,406.95	$8,428.90
Total	**$7,416.90**	**$31,213.30**	**$7,831.08**	**$8,558.95**	**Total**	**$2,406.95**	**$8,428.90**

Month	Projected Payment		Projected Disbursement		Description	Current Balance	Required Balance Projected
					Start	$8,428.90	$3,011.73
08/25	$692.92		$119.34		FHAMIP INS	$9,002.48	$3,585.31
09/25	$692.92		$119.34		FHAMIP INS	$9,576.06	$4,158.89
09/25	$0.00		$3,011.73		SCHOOL TAX	$6,564.33	**$1,147.16<**
10/25	$692.92		$119.34		FHAMIP INS	$7,137.91	$1,720.74
11/25	$692.92		$119.34		FHAMIP INS	$7,711.49	$2,294.32
12/25	$692.92		$119.34		FHAMIP INS	$8,285.07	$2,867.90
01/26	$692.92		$119.34		FHAMIP INS	$8,858.65	$3,441.48
02/26	$692.92		$119.34		FHAMIP INS	$9,432.23	$4,015.06
03/26	$692.92		$1,401.26		BOROUGH TAX	$8,723.89	$3,306.72
03/26	$0.00		$119.34		FHAMIP INS	$8,604.55	$3,187.38
04/26	$692.92		$119.34		FHAMIP INS	$9,178.13	$3,760.96
05/26	$692.92		$119.34		FHAMIP INS	$9,751.71	$4,334.54
05/26	$0.00		$2,470.00		HAZARD SFR	$7,281.71	$1,864.54
06/26	$692.92		$119.34		FHAMIP INS	$7,855.29	$2,438.12
07/26	$692.92		$119.34		FHAMIP INS	$8,428.87	$3,011.70
Total	**$8,315.04**		**$8,315.07**		**Total**	**$8,428.87**	**$3,011.70**

Bankruptcy Adjustment - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions, please call Tobey Scott at (877)-888-4623. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT). Visit us on the web at www.rushmoreservicing.com for more information.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Blake L. Mackesy Debtor Rushmore Servicing as servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V v. Blake L. Mackesy Jack N Zaharopoulos Jack N. Zaharopoulos, III Respondents	CASE NO.: 22-00340-MJC CHAPTER 13 Judge: Mark J. Conway Hearing Date:

CERTIFICATE OF SERVICE OF NOTICE OF PAYMENT CHANGE

The undersigned counsel for Rushmore Servicing as Servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V, ("Secured Creditor") certify that, on the date stated hereon, I caused to be served a copy of the **Notice of Payment Change** filed on behalf of Secured Creditor on the parties in the manner specified on the attached service list.

The type(s) of service made on the parties was: electronic notification or first class mail, postage pre-paid. Where service is by electronic notification, the address of the party is listed for identification purposes only.

EXECUTED ON: June __26__, 2025

By: /s/ Lauren M. Moyer
Lauren M. Moyer, Esq.
FRIEDMAN VARTOLO LLP
Attorneys for Rushmore Servicing as servicer for U.S. Bank National Association, not in its individual capacity but solely as Trustee for RMTP Trust, Series 2021 Cottage-TT-V
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Bankruptcy Debtor

Service by NEF

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United States Trustee